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GERMANY.—This table and the following one have been kindly furnished by Herr Rath

TABLE I.—*Showing the Gross Premium per cent., the Average Dividends, and*

Established.	Name of Company.	Average Dividend per Cent.	Age 25.			Age 30.			Age 35.		
			Gross Premium.	Dividends.	Net Premium.	Gross Premium.	Dividends.	Net Premium.	Gross Premium.	Dividends.	Net Premium.
1827	Gotha	26	2-356	0-613	1-743	2-633	0-685	1-948	2-969	0-772	2-197
1828	Lubeck	0-293 on sum assured	2-403	0-293	2-110	2-669	0-293	2-376	2-992	0-293	2-699
1830	Leipzig	10½	2-356	0-247	2-109	2-633	0-276	2-357	2-969	0-312	2-657
1834	Trieste (Assicurazioni Generali) }	Non profit	..	..	2-14	..	..	2-42	..	..	2-76
1836	Berlin	<i>Old Tariff:</i> 14½	2-406	0-349	2-057	2-672	0-387	2-285	2-992	0-434	2-558
		<i>New Tariff:</i> Not yet divided	2-133	?	?	2-433	?	?	2-817	?	?
		Non profit	..	..	2-000	..	..	2-283	..	..	2-658
1836	Munich	Non profit	..	..	2-167	..	..	2-433	..	..	2-750
1839	Vienna (Mutual) ..	c. 20	2-150	0-410	1-740	2-483	0-477	2-006	2-883	0-557	2-326
1842	Brunswick	c. 6	2-125	0-127	1-998	2-382	0-143	2-239	2-722	0-163	2-559
1844	Frankfort	Non profit	..	..	1-992	..	..	2-242	..	..	2-550
1845	Hamburg	Non profit	..	..	1-917	..	..	2-175	..	..	2-483
	(Hammonia) }										
1847	Hamburg (Janus) ..	Non profit	..	..	1-950	..	..	2-225	..	..	2-542
1851	Trieste (Azienda } Assicuratrice) .. }	Non profit	..	..	2-12	..	..	2-40	..	..	2-76
1852	Vienna (First } Austrian Assur- ance Company) }	Non profit	..	..	2-100	..	..	2-383	..	..	2-717
1852	Leipzig (Teutonia)	Not yet divided	2-181	?	?	2-500	?	?	2-861	?	?
1852	Weimar	Not yet divided	2-239	?	?	2-511	?	?	2-853	?	?
1853	Trieste (Riunione } Adriatica di Si- curtà)	Non profit	..	..	1-96	..	..	2-25	..	..	2-57
1853	Cologne	Non profit	..	..	1-783	..	..	2-042	..	..	2-383
1853	Schwerin	Not yet divided	2-203	?	?	2-521	?	?	2-906	?	?
1854	Halle	Not yet divided	2-192	?	?	2-500	?	?	2-861	?	?
1854	Stuttgart	Not yet divided	2-230	?	?	2-457	?	?	2-760	?	?
1855	Darmstadt	Non profit	..	..	1-750	..	..	2-017	..	..	2-350
	Average Premium	..	2-248	..	1-979	2-533	..	2-240	2-882	..	2-560

G. Hopf, of the Gotha Bank, and our readers may therefore depend on their accuracy.

the Net Premium after reduction, in the German Life Assurance Companies.

Age 40.			Age 45.			Age 50.			Age 55.			Age 60.		
Gross Premium.	Dividends.	Net Premium.	Gross Premium.	Dividends.	Net Premium.	Gross Premium.	Dividends.	Net Premium.	Gross Premium.	Dividends.	Net Premium.	Gross Premium.	Dividends.	Net Premium.
3386	0.880	2.506	3.961	1.030	2.931	4.733	1.231	3.502	5.742	1.493	4.249	7.161	1.862	5.299
3400	0.293	3.107	3.894	0.293	3.601	4.531	0.293	4.238	5.317	0.293	5.024	6.367	0.293	6.074
3386	0.356	3.030	3.961	0.416	3.545	4.733	0.497	4.236	5.742	0.603	5.139	7.161	0.752	6.409
..	..	3.21	..	..	3.81	..	..	4.66	..	..	5.78	..	..	7.25
3400	0.493	2.907	3.898	0.565	3.333	4.533	0.657	3.876	5.317	0.771	4.546	6.367	0.923	5.444
3333	?	?	3.950	?	?	4.750	?	?	5.858	?	?	7.417	?	?
..	..	3.150	..	..	3.758	..	..	4.558	..	..	5.650	..	..	7.142
..	..	3.183	..	..	3.750	..	..	4.517	..	..	5.533	..	..	6.933
3333	0.647	2.686	3.950	0.770	3.180	4.733	0.927	3.806	5.667	1.113	4.554	6.967	1.373	5.594
3187	0.191	2.996	3.805	0.228	3.577	4.660	0.280	4.380	5.854	0.351	5.503	7.479	0.449	7.030
..	..	2.950	..	..	3.483	..	..	4.192	..	..	5.142	..	..	6.422
..	..	2.875	..	..	3.400	..	..	4.097	..	..	5.000	..	..	6.208
..	..	2.950	..	..	3.425	..	..	4.100	..	..	5.125	..	..	6.492
..	..	3.24	..	..	3.84	..	..	4.64	..	..	5.70	..	..	7.23
..	..	3.167	..	..	3.767	..	..	4.550	..	..	5.633	..	..	7.183
3300	?	?	3.900	?	?	4.667	?	?	5.624	?	?	6.833	?	?
3281	?	?	3.867	?	?	4.667	?	?	5.783	?	?	7.306	?	?
..	..	2.99	..	..	3.62	..	..	4.35	..	..	5.55	..	..	7.07
..	..	2.825	..	..	3.417	..	..	4.208	..	..	5.267	..	..	6.692
3391	?	?	4.005	?	?	4.802	?	?	5.906	?	?	7.661	?	?
3317	?	?	3.850	?	?	4.600	?	?	5.750	?	?	7.200	?	?
3182	?	?	3.757	?	?	4.572	?	?	5.688	?	?	7.077	?	?
..	..	2.800	..	..	3.433	..	..	4.300	..	..	5.550	..	..	7.317
3325	..	2.975	3.900	..	3.522	4.665	..	4.248	5.687	..	5.232	7.083	..	6.576

TABLE II.—*New Business and Position of the Life Assurance Companies of Germany in the Year 1854.*

Established.	Name of Company	Assurances existing at the beginning of the year.		New Assurances during the year.		Assurances existing at the end of the year.		Income (Premiums and Interest).	Claims paid.		Expenses of Management.			Assurance Fund.			Average Dividend in per Cent. of Premium.	Share Capital.	
		Persons.	Sums.	Persons.	Sums.	Persons.	Sums.		Per-sons.	Sums.	Absol-ute.	Per Cent. of Income.	Per £,000 of Assured Sums at end of Year.	Amount.	Per Cent. of Assured Sum at end of Year.	Reserve and advanced Premiums.	Clear Surplus.	Nominal.	Paid up.
1827	Gotha . . .	18,427	£ 4,159,314	1,073	£ 265,128	18,858	£ 4,270,657	194,139	374	£ 86,228	£ 7,577	3.90	1.77	£ 1,109,017	25.97	£ 892,638	£ 191,526	£. Mutual	£. Mutual
1828	Lubeck . . .	2,714	609,094	787	148,994	3,239	680,954	31,254	67	17,006	4,171	13.35	6.13	80,014	11.75	?	?	72,857	7,286
1830	Leipzig . . .	4,645	761,443	227	35,471	4,699	768,714	36,532	109	17,900	1,934	5.51	2.52	206,641	26.88	175,736	23,535	Mutual	Mutual
1830	Hanover . . .	2,913	241,400	97	8,543	2,920	243,428	6,764	60	4,786	451	6.68	1.85	38,369	15.11	?	?	Mutual	Mutual
1834	Trieste . . .	2,700	585,714	*400	*92,857	*3,000	*642,857	42,140	?	18,571	?	?	?	108,429	..	93,478	14,950	200,000	20,000
1836	Berlin . . .	7,470	1,244,014	603	93,900	7,701	1,282,928	64,386	186	33,614	4,202	6.52	3.28	261,031	20.35	211,226	49,804	142,857	28,571
1836	Munich . . .	1,806	189,609	259	27,502	1,920	202,335	7,714	36	4,171	?	?	?	34,086	16.85	?	?	Capital of the Loan Bank.	
1839	Vienna . . .	2,872	181,833	725	25,491	3,472	199,500	8,812	*74	4,264	*1,143	12.97	5.73	26,618	13.34	?	?	Mutual	Mutual
1842	Brunswick . . .	766	53,314	98	7,071	844	64,243	2,089	14	757	?	?	?	7,455	11.60	?	?	Mutual	Mutual
1844	Frankfort . . .	908	176,063	131	26,402	997	191,871	8,745	13	2,212	830	9.49	4.33	42,266	..	?	?	244,898	24,490
1845	Hamburg . . .	1,268	108,900	140	24,939	1,277	122,359	4,126	23	2,243	1,258	30.48	10.28	63	0.05	?	?	4,207	4,207
1847	Hamburg . . .	3,370	411,267	398	54,087	3,527	435,780	15,746	54	6,291	2,635	16.73	6.04	26,529	6.09	?	?	71,429	7,143
1852	Leipzig . . .	153	21,244	*250	24,857	386	39,045	1,898	6	900	?	?	?	..	..	1,371	None	85,714	8,571
1853	Schwerin . . .	..	..	36	6,214	36	6,214	317	..	..	?	?	?	317	?	288	13	14,286	1,428
	Total . . .	50,012	8,748,209	5,244	841,456	52,876	9,150,885	424,662	1,016	198,943	..	..	..	1,940,835	..	..	..	836,248	101,696

* Approximated.

The Companies at Trieste (Azienda and Riunione), Vienna (First Austrian), Weimar, Cologne, Halle, and Stuttgart, have not yet published a balance sheet.